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Veterans Administration

Information About Waiver of Premiums and Total Disability Income Provision

National Service Life Insurance

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Department of Veterans Benefits

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WAIVER PROVISION

1. **General**

a. **Waiver of Premium**—Provides that if the insured becomes totally disabled before his or her 65th birthday and remains disabled for 6 consecutive months, no further premiums need be paid on the policy as long as the disability continues.

b. **Total Disability for Insurance Purposes is Defined as**—Any impairment of mind or body which continuously renders it impossible for the insured to follow any substantially gainful occupation.

c. **Statutory Disability**—If an insured has the permanent loss of the use of both feet, of both hands, or of both eyes, or of one foot and one hand, or of one foot and one eye, or of one hand and one eye, or the total loss of hearing of both ears, or the organic loss of speech, he or she shall be considered totally disabled without regard to employment. Organic loss of speech will mean the loss of the ability to express oneself, both by voice and whisper, through the normal organs of speech. Where such loss exists, the fact that some speech can be produced through the use of an artificial appliance or other organs of the body will be disregarded.

2. **Who is Eligible?**

a. All National Service Life Insurance policyholders who meet the disability requirements.

b. No additional premium is charged for this provision.

c. When your right to waiver is established, you will not have to pay premiums as long as you remain totally disabled. The premium waiver will not cause any reduction in the face amount of your policy. If you have term insurance, you may convert to any permanent plan except an endowment plan and premiums will also be waived on the converted policy.

d. The amount of a modified life policy which is reduced on the insured's 65th or 70th birthday, will be replaced automatically by an equal amount of ordinary life insurance and premiums will be waived on the entire amount.

e. Dividends will continue to be paid on participating policies while the premium waiver is in effect.

3. **What are the Requirements for Waiver?**

a. **Waiver is not Automatic**—You, or a person acting in your behalf, must file a claim, preferably on a VA Form 29-357, Claim for Disability Insurance Benefits. Claim should be made immediately following 6 consecutive months of total disability. It should be sent to the VA center where your insurance records are maintained. Total disability must begin:

(1) Before your 65th birthday; and

(2) After the date of your application for insurance; and

(3) While the insurance was in force under premium-paying conditions.

NOTE: Waiver of premium will not be denied when a service-connected impairment resulted in total disability prior to the effective date of RH insurance.

b. If death occurs before application for waiver is made, your beneficiary may file the claim with evidence of your disability within 1 year after your death. If the beneficiary is insane or a minor, application may be made within 1 year after the removal of such legal disability.

4. **How to File a Claim**

a. The proper form for filing a claim is VA Form 29-357. It is available at any VA office or at the center where your insurance records are maintained. Any writing which expresses a desire to apply for this benefit will be accepted as an informal claim. As the waiver benefit, in most cases, can be granted from only 1 year prior to receipt of claim, it is to your advantage to notify the VA as quickly as possible.

b. In completing VA Form 29-357, please answer all questions completely; please provide name and addresses whenever necessary. Failure to provide all the requested information may delay a decision on your claim.

c. If you are physically or mentally unable to file a claim, it may be filed by any person acting in your behalf.

5. **Effective Date of Waiver**

a. Generally, the waiver is made effective on the due date of the month following the first month of total disability. As stated earlier, the total disability must continue for 6 consecutive months or more. The waiver may not be effective more than 1 year prior to receipt of the claim. There is an exception to this rule, if you were prevented from filing due to circumstances beyond your control. If a claim for waiver is filed by your beneficiary after your death, the 1-year limitation still applies. Waiver may not be effective more than 1 year prior to your death.

b. A finding that you were prevented from filing a timely claim is only made when a severe mental or physical disability rendered you incapable of taking care of your own affairs. The fact that you were not aware of this waiver feature is not an excuse for failing to file a timely claim.

c. If you apply for waiver of premiums, you should continue to pay premiums regularly, as they become due, until the VA notifies you of the decision on your claim. This will prevent a lapse, should your claim be denied.

6. **Review of Waiver Award**

After an insured has been granted waiver of premiums, the VA must determine his or her continuing eligibility for waiver. You will receive a form from time to time, requesting information about employment and medical treatment. Furnish all the information requested, and return it promptly. Notify the VA immediately upon returning to work.

DEATH BEFORE 6 MONTHS' TOTAL DISABILITY

1. If you die while totally disabled for a continuous period of less than 6 months and your insurance lapsed for nonpayment of premiums during this period, it will be considered in force.

2. Satisfactory proof of such entitlement must be furnished the VA by the beneficiary within 1 year after your death. If the beneficiary is insane or a minor, it must be furnished 1 year after the removal of such legal disability.

3. Any unpaid monthly premium will be deducted from the proceeds of the policy.

TOTAL DISABILITY INCOME PROVISION

1. **General**

a. All policies, except Service-Disabled Veterans Insurance (RH), provide for the addition of a TDIP (Total Disability Income Provision) to the basic policy. Application must be made for the provision before your 55th birthday. The total disability income provision provides a monthly income if you become totally disabled for at least 6 consecutive months. To be eligible for this income, the continuous total disability must begin while the insurance and total disability income provision are in force, and before the age limitation specified in each provision.

b. Payments commence on the 1st day of the 7th month of continuous total disability. They continue as long as the total disability continues. To obtain benefits, you must file a written application and submit proof of your disability. The required proof must be filed while the provision is in force or within 1 year after the provision has ceased to be in effect. If there is a delay in submitting proof, no payment will be made for any month earlier than the 6 months before the submission of such proof.

2. **$5-Age 60 Provision (Issued from August 1, 1946, to November 1, 1958)**

It provides a monthly income of $5 for each $1,000 of insurance in force if you became totally disabled before your 60th birthday, or the anniversary of your policy nearest your 60th birthday, whichever is later.

If you have this rider, it may be continued or surrendered and replaced by the $10 age 65 provision before your 55th birthday. You must meet good health requirements.

3. **$10-Age 60 Provision (Issued from November 1, 1958, to January 1, 1965)**

It provides a monthly income of $10 for each $1,000 of insurance in force if you became totally disabled before your 60th birthday. This provision may be exchanged for the $10 age 65 provision, provided the exchange is made before your 55th birthday.

4. **$10-Age 65 Provision**

It provides a monthly income of $10 for each $1,000 of insurance if you became totally disabled before your 65th birthday. This is the only provision being issued today.

5. **Premiums**

Premiums for the TDIP are payable on the same mode, and by the same time and method as premiums for the insurance contract. Payment of premiums for the TDIP (as well as for the policy) will be waived for as long as the total disability continues.

6. **Application**

a. The $10 age 65 provision is still available, and may be added to any NSLI policy, except an RH policy. Application must be made before your 55th birthday, and you must be in good health.

b. For further information and application, write the VA center where your insurance records are maintained (see addresses below).

ADDRESSES

VA Center
P.O. Box 8079
Philadelphia, PA 19101

VA Center
Federal Bldg.
Fort Snelling
St. Paul, MN 55111

7. **Questions Most Frequently Asked About Disability Benefits**

Q. THE VA HAS RATED ME 100% DISABLED. AM I ENTITLED TO WAIVER OF PREMIUMS?

A. Not necessarily. Disability for compensation purposes is determined by a rating schedule. This schedule is based on the effect a disability would have on the average man. The entitlement of an insured to waiver is based upon the ability of the individual to hold gainful employment.

Q. AM I ELIGIBLE FOR WAIVER OF PREMIUMS SINCE I AM SELF-EMPLOYED AND CANNOT WORK FULL TIME BECAUSE OF MY HEALTH, EVEN THOUGH I STILL HAVE AN INCOME?

A. The important factors are those related to physical and mental participation in the business. These include number of hours worked per day, the number of days worked per week, and the type of work done. You should file a claim for waiver of premiums.

Q. IF I RETURN TO WORK ON A TRIAL BASIS, WILL THE WAIVER OF PREMIUMS ON MY POLICY BE TERMINATED?

A. If an insured attempts to return to work and, after a short period of time, is unable to continue because of the original disability, the waiver will not be terminated. Each case will be judged on its own facts.

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